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In the Claims:

1 through 31. (cancelled)

32. (Currently amended) A computer-based method comprising ~~for use in~~

reducing a durational risk associated with benefits to be paid under an insurance product that provides termination benefits to employees who are non-voluntarily terminated from employment by an employer, by~~the method comprising~~

storing information in a computer system that indicates receipt of notification of non-voluntary termination of an employee covered by the termination benefits,

storing information in a computer system that can be assembled into prescripted interactions with terminated employees, and

in response to the stored information about notification of non-voluntary termination, providing a prescripted interaction to accumulate information useful in placing the employee in a new job, and

storing the results of the interaction in a computer system.

33. (Currently amended) A computer-based method comprising ~~for use in~~

reducing a durational risk associated with benefits to be paid under an insurance product that provides termination benefits to employees who are non-voluntarily terminated from employment by an employer, by~~the method comprising~~:

storing information in a computer system about the qualifications of a terminated employee for reemployment,

storing information in a computer system about available jobs, and

matching the stored information about the qualifications with the stored information about available jobs.

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34. (Previously presented) The method of claim 32 in which the interaction comprises an interview.